

# New York Tribune

First to Last—the Truth: News-Editorials—Advertisements

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## Is Folly To Be Repeated?

National psychologies are mysteriously persistent despite changes in institutions. China has been China for 3,000 years and India has been India. Germany is largely still the Germany of Tacitus. The England and France of to-day have affinities to the England and France of the Middle Ages.

Bearing in mind the fact of this continuance of national personality, what are the peculiarities of the Russians? Two of concern to the world may be mentioned. One is that the Russians have been conquering imperialists, forever seeking to enlarge the boundaries of their power. The other is that they have not been averse to autocracy.

In three centuries the frontiers of Moscow were pushed to the Pacific, into Central Asia, and beyond the Vistula. Seldom has the Russian bear drawn back his paw. The glacier has come on. Is it probable the Russian de-Russianized when he became Bolshevik? Let those who know history judge.

And always was there the autocrat. The people, if not content, were obedient. Russia has had few civil wars. "Scratch a Russian and find a Tartar," said Napoleon, and the Oriental Tartar assumes the necessity of a despot. It is no accident that the Russian revolution merely substituted Czar Lenin for Czar Romanoff. The first Romanoff came to the Kremlin such as did the present occupant.

It is improbable that the Russians have acquired a new soul. When the waves of the recent disturbance subside it may be expected Russia will act according to her old spirit. She will not leave her neighbors alone. She will obey a master. There will doubtless remain some degree of communism, but it will be the communism of a type which has often existed under an autocracy.

Already Russians are being compelled to work by use of modern equivalents of the knout. The new Bolshevik Railway Minister, with Lenin's consent, recruits workers by force and compels them to serve twelve to fourteen hours a day. He boasts he repairs a locomotive in two weeks, where a year ago six months were needed. Trotsky has a conscripted army, and its appointed officers inflict the death penalty.

The elements that pooh-poohed the possibility of Germany doing what she did are now derisive of the Russian menace. They point out that the Bolsheviks say they are peaceable. So did the Kaiser. Is there to be a revival of the delusion that the word of any country can be accepted against its acts? Is there to be another period of "pacifist" folly?

At Paris the opportunity to make a firm union of the democratic nations was not seized. A great chance dribbled off into a spectral infinity. For the blunder the future may be called to pay dearly.

With a powerful Russia there is center for another Triple Alliance—an alliance that on one excuse or another will revive imperialism in a most dangerous form; an imperialism whose policy will threaten border peoples who genuinely wish to be democratic, to be free and to be peaceable. Yet the world looks on as fatuously as it did when Germany was hammering on her weapons.

There is no Edward VII in sight to prepare for a new defense of civilization. There is no vision to see that the hope of peace now rests on the ability to convince the dark powers that an onslaught would surely fail.

## Joseph Wisdom

Secretary Daniels isn't satisfied to let sleeping dogs lie. He happily exulted himself from the naval awards muddle by "passing the buck" back to the Knight board. Since he has disqualify himself forever after as an official arbiter in the matter of naval distinctions, why should he keep on expressing his private and personal judgments?

"If I were to represent the spirit of the navy and the spirit of the

country," he is reported as saying, "the first to get decorated would be the fellows who saw the enemy. I would put them ahead of Admiral Benson and Admiral Sims." Now, distinctions are given not merely for "meeting the enemy." They are based on what the recipients did after they got into the presence of the enemy. Similarly, recognition is not withheld from officers merely because they never came into physical contact with an armed opponent. They are entitled to distinctions in proportion as their work contributed to the enemy's defeat.

More than the wisdom of a Solomon is required to establish a true relativity of merit among those who are eligible. Consequently, most governments apply conventional and more or less mechanical tests in awarding military honors. Medals, too, must be tied up with a good deal of red tape before presentation. Any other process of selection is likely to lead to wide variations in judgment and to grave discriminations between individuals, which latter cannot be apologized for by pleading some convenient general rule or some arbitrary limitation.

Mr. Daniels, apparently, still believes in the inspirational method. He says that of the officers who didn't "see the enemy" he would put Benson first, as "the most conspicuous man on shore." Next would come Sims. This verdict reverses the principle on which Mr. Daniels set so much store in the case of the fighting men—that of relative proximity to the actual fighting front. For Sims was in command of the naval forces in the combat zone and was directly responsible for the success of American naval operations there, while Benson was in Washington and had to accept no personal responsibility for the fleet operations in Europe except that involved in the selection of Sims.

Secretary Daniels selected Benson. Perhaps, then, if the theory which makes Benson "the most important man on shore" were carried to its logical conclusion the question of awards might be triumphantly solved by bestowing one joint, all-embracing naval medal on the Secretary of the Navy.

## The Third Term

Dogmatism in the historical field is somewhat perilous. The Times drops into it when it says that President Wilson, were he still as physically fit as when he went to Europe a year ago, would be restrained from accepting a third nomination by the fact that the Democratic party has committed itself in the past to the doctrine of no third term. Here is the situation as The Times sees it:

"It is the historic policy and principle of the Democratic party that no President, however eminent, should have more than two terms in the White House. President Wilson knows this as well as anybody, and there is not the slightest reason for supposing that, even if there were no other consideration in the case, he would disregard these pronouncements, reverse the historic policy and abandon the historic principle of the party to which he belongs."

Jefferson, Madison, Monroe and Jackson observed the two-term precedent set by Washington. A Democratic House of Representatives once passed an anti-third term resolution, directed at the activities of the Republican "Stalwarts," who were trying to secure a third nomination for General Grant. But what value have such abstract declarations when they clash with a situation in which it may seem advisable to a powerful element in any party to give a popular leader a third lease on the Presidency?

Grant came near being nominated in 1880. He entered the Republican convention with more votes than any other candidate. On one ballot he was only 66 short of a majority. Again, in 1912, Colonel Roosevelt, standing for a third nomination, carried most of the states in which primaries were held for the election of delegates and lost because of the opposition of the non-primary Northern states and the over-represented South, assisted by the decisions of a not wholly impartial national committee.

In these two cases—Grant's and Roosevelt's—the third term sought would not have been a consecutive third term. An interval had occurred—bridged over in the first instance by the Hayes Administration and in the second by the Taft Administration. It was the contention of both Grant's and Roosevelt's supporters that this breach of continuity avoided a conflict with the older two-term tradition.

But though that argument could not be made in Mr. Wilson's case, if it appeared that he was physically able to make another campaign and if the Democratic party thought that it had an asset of high value in his candidacy, the leaders probably would throw overboard with alacrity the "historic principle" of no third term. Political expediency would override "historic policy."

As to the platform declarations of the past, how long are they to be considered binding? There is a startling instance in point. The Democratic National Convention of 1912, before it nominated Mr. Wilson, adopted a platform pledging the nominees, whoever he might be, to the principle of a single term. After his election and before he assumed of-

fice Mr. Wilson repudiated that pledge. And the Democratic National Convention of 1916 also repudiated it in giving him a renomination. No Democratic pledges or traditions would stand in the way of offering him a third nomination if conditions favored such a venture and he were in a receptive mood. The only effectual assurance against an attempt to run the President for a third time, his health permitting, lies in the fact that even from the Democratic point of view the record of his Administration has ceased to furnish capital easily convertible into votes.

## So This Is Leap Year

We can think of few omens of the times more vocal than the silence of the world touching the fact that the year 1920 is divisible by 4 and is therefore a leap year. Of course, the "comic" weeklies have picked out a few of the ancient jests from the 1916 barrel; and the London correspondents have written excitedly of the fact that England expects every spinster to do her duty. But here and now, in both ways was once known as bar-room conversation and out of it, the topic is dead as last year's calendar. Nobody knows, nobody cares.

Does this signify that woman's emancipation is now complete and that she will propose, early and often? Or does it prove that she is negligent of her new status? Or does it prove nothing at all? There is, of course, the theory worked out by Mr. G. B. Shaw, the well-known boxing expert, to the effect that woman has ever been the pursuer and man the pursued, the marked-down quarry, the destined prey, etc. Following out this view, it might be argued that custom has now only formally recognized what was at bottom always true. But this is, we think, to assume too much.

There are supermen who will not be captured; and there are superwomen who will ever pursue. It is only the right of these exceptional souls to do as they will that has been ratified by custom, we suspect. No attack of Amazons en masse is to be feared in the year 1920. On the other hand, sharpshooters of bold and competent marksmen will be more deadly than ever; and everybody so realizes. That is a guess at the indifference of the hour. The proposal has not been transformed, feminized; it has only been made more elastic to fit individual needs, and excitement over it—given among the marked-down victims—is naturally zero.

## "The New Republic" Gets Religion

Of many affecting spectacles among our baffled intellectuals none is more moving than that of *The New Republic's* discovering Christianity.

The general process at work is familiar and obvious enough. Having tried every formula known to pacifism and socialism and to every other millennial creed, and having found the tympana of the people strangely deaf, the editors of *The New Republic*, like so many theorists of the past, are shifting their tents. Where ended uplift at 15 cents a copy has failed let prayer and the Beatitudes try their hand.

Just where and how Mr. Herbert Croly expects to conduct his revival meetings is not clear. His present essay is more metaphysical than hortatory—one is reminded rather of Thomas Aquinas than Billy Sunday. For a while we thought that Mr. Croly blamed the Reformation for the failure of the "Reds" in America and the deportation of our anarchists—over whom *The New Republic* sheds many tears. "The Reformation severed the alliance between knowledge and religion—an alliance essential both to human liberty and religious authority," he writes. And: "If the divorce of knowledge and religion continues it will ultimately wreck civilization."

But we gather from other sentences that Mr. Croly is at least resigned to the Reformation, and it is not a complete identity of Church and State that he seeks. Here is the meat of Mr. Croly's newly opened cocoon:

"But owing to the divorce between knowledge and religion the engineers of the new knowledge transmuted it into irresponsible rather than responsible power. The present awful predicament of civilization is born of this transmutation. The steady expansion of secular knowledge is the dominating fact in the lives of the Christian peoples. It is exercising an ever more complete and irresistible authority over both the conduct and the conscience of mankind. But its authority is devoid of moral sanction. The new knowledge has done little or nothing to enhance or to liberate human life as a whole. On the contrary, it is vesting the moral ownership of incalculably formidable engines of power in particular classes and nations whose special interests are opposed to general human fulfillment. If the secularization of knowledge continues it will ultimately wreck civilization. The integrity of the City of God can be restored only by the reunion of knowledge and religion."

The awful predicament thus facing the intelligentsia is enough to make a German officer weep. To abandon the City of the Soviet for anything as bourgeois as the City of God is indeed an awful descent. To lead the country in prayer may have its comfortable side, but it is a sad come-down from that slaughter of us all by the sword of the "Reds" with which *The New Republic* used shudderingly to threaten us every so often if we didn't behave and subscribe, and so on. As for Christianity, it has existed for a long while, before, during and after many wars, and will probably rub along for some time to come. *The New Republic's* sudden discovery of it will shock our radicals to the core and give Mr. Lenine and Mr. Trotsky a very bad quarter of an hour. But other cosmic consequences hardly seem probable.

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## The President Abroad

America Not a Monarchy and Mr. Wilson Had No Right to Go To the Editor of The Tribune.

Sir: A week ago you published a letter from A. D. Blair under the heading, "Our System to Blame," wherein, after expressing his very natural sense of mortification at the fix the Wilsonian peace conference policy has left us in, he draws the following conclusion:

"If the American system of government permits the country to be represented (abroad, it is inferred) at a great crisis by a President who does not represent a majority in Congress, the blame must be on that system of government."

Now, this embodies a very mischievous and insidious political heresy, and one which is so commonly entertained among many honest, patriotic Americans that I hope you will grant me a little space in which to point out what seems to me to be the fallacy in it.

Our system does not permit the President to represent the country. Those who maintain that it does proceed upon the assumption that because there was no constitutional prohibition Mr. Wilson was free to act as he pleased in the matter. This view seems to me to rest upon an essential misconception of the fundamental principles and nature of our form of government.

This is not (and some people seem unable to rid themselves of the notion that it is) a constitutional monarchy. It is strictly and exclusively a constitutional government, pure and simple, "of the people, for the people and by the people," deriving all of its powers from the Constitution (and laws enacted thereunder), and from no other source whatsoever. Its powers, and the powers of its President and all other officers, are restricted to such as are derived from that source; and all other powers not so derived are prohibited. The converse of this is not true.

There is nothing in the Constitution or laws which confers or imposes upon the President any powers or duties of any sort whatsoever outside of the territorial jurisdiction of the United States, either as ambassador, representative or otherwise, or at all. Moreover, it makes special provision for the appointment and making of such ambassadors or representatives.

Therefore, when Mr. Wilson, in his capacity as President, undertook his foreign mission, he assumed duties and powers which were nowhere conferred upon him by the Constitution or laws, and which, consequently, were prohibited. Furthermore, it should not be overlooked that, in assuming in his official capacity to perform these unauthorized (and prohibited) acts, he at the same time voluntarily abandoned his post of duty and placed himself in a position where he was unable to perform the duties of his office, which he was elected, and which he swore, to perform.

It is not a pleasant nor a palatable task for an American who takes pride in his country and all which concerns it to criticize the acts of the President, but when it comes to passing the buck for the latter's misdeeds to Uncle Sam it is not only permissible but a duty to stop mincing matters and talk plain United States.

GEORGE WESTERVELT, Newark, N. J., Dec. 28, 1919.

## Mr. Hoover's Politics

(From The Hartford Courant) A Washington dispatch quotes a leading Republican as saying that if we only knew where Herbert Hoover stood the party would do well to nominate him. If any leader of either party wants to know where Mr. Hoover stands he has only to turn to the critical period of American history, when Woodrow Wilson appealed to the people to elect a Democratic Congress if they wanted the war to end, and they elected a Republican Congress and they elected a Republican President. At that time Mr. Hoover, who had no political job and had no call to butt in, added his appeal to the people to vote the Democratic ticket. That should show where he stands politically.

## The Flaw in the Guinea Pig

To the Editor of The Tribune. Sir: I have read Mr. Steinbrugg's clever "Hint for New Year's Eve," but his theory has several holes in it. It so happens that guinea pigs thrive on wood alcohol and they never die from the poison. In fact, they have been known to take on new life after inhaling the stuff. I might add, also, that they abominate cherries, and they never drink a beverage. They lap it up.

I am sorry for all this, as I am in thorough sympathy with Mr. Steinbrugg's point of view.

CHARLES HANSON TOWNE, New York City, Dec. 31, 1919.

## High Cost of Bolshevism

(From The Providence Journal) According to the Premier of Hungary, that country's brief experience with a communistic government cost it more than three billion dollars. This suggests that communism might be classed with war and pestilence as something to be shunned.

## The Conning Tower

EXPERT VOCATIONAL GUIDANCE. Martial: V. 56

"Cui trada, Lupe, silius magistro" After much long and anxious cogitation Upon the subject of the education That you may give your son most properly, Good Lupus, you are now consulting me. My first advice is: Keep him out of college. And never let him have the slightest knowledge

Of Cicero or Vergil; he needs must Leave these to some professor dry and dusty. And if he should write verses, and you know it, Why, lose no time in casting off the poet. If he should have a taste for art, don't bar The way: Just let him be a movie star. But if you think in intellect he fails, man, Just make him a contractor or a salesman. ADRIAN.

Mr. William W. Ellsworth's "A Golden Age of Authors" is rich in reminiscence value. He quotes James T. Fields on the increase of crime, which Fields believed was owing to the reading of immoral and exciting cheap books. "Mr. Fields," says Mr. Ellsworth, "visited a notorious boy criminal under sentence of death, and found that dime novels had been his chief reading. The boy thought he had read at least sixty, most of them stories of killing and scalping Indians and running away with women."

"It is worth while to quote this," continues Mr. Ellsworth, "that we may appreciate how much better are the conditions that surround young people to-day. Many of them are buying the Saturday Evening Post (at half the price of the old dime novel) and other inexpensive but usually clean magazines." Like most editors and writers, Mr. Ellsworth overestimates, we believe, the influence of the printed word. As to dime novels, and we can't recall one that we ever paid more than 5c for,—our guess is that the percentage of distinguished men who read them is greater than the percentage of criminals who were influenced by their overstimulation. The last we heard of the boy we used to borrow most of our "Golden Days" and "Old Cap Collier" from, he was Professor R. Llewellyn Henry, of Latin, at Tulane University, to which post he was appointed after having finished his course as a Rhodes scholar.

Probably the worst influence in our young literary life was Horatio Alger Jr. It was so strong that we never have been able to expunge the conviction that fortune, success, and happiness are the inevitable reward of honesty, chivalry, and industry.

Mr. James T. Fields, whose idea it was that the dime novel helped to crowd the prisons, was the author of "We were crowded in the cabin," two lines of which sustained us as we passed through the war zone. They were—

Isn't God upon the water Just the same as on the land?

The Fourth Dimension in Parties

(From the Bay City (Tex.) Banner) The party at Mr. W. C. High's Monday night was enjoyed so well, on account of no one being there.

Reading the Mayor's New Year's speech, we get the idea that what we are now enjoying is a business administration, as opposed to one of theorists and faddists and self-seekers. Doubtless the new boss of the Garden of Eden, after the Adamites had been dispossessed, told the voters that thenceforth there should be no special privilege, that the people should rule, and that a business administration would be the aim and goal of the speaker.

Sartor Resartus; or "The Review" Reviewed. Sir: In the long review of Marshall's "Sir Harry," in The Review for December 23, the critic says: "Therefore the plot develops a strained mechanism." Sir Harry goes to war and learns the brutality of life, and returns to marry a Viola, who turns out to be of as good blood as his own.

It is perhaps too much to expect of reviewers that they should read the books they review, but it is sometimes unfortunate to strain the mechanism of the plot by taking a chance. Sir Harry is killed in the war, and does not marry Viola. The change of his name to Sir Harry is merely in keeping with the dignity of The Review.

THURSDAY.

## The Diary of Our Own Sam Peppy

December 31—To the office, and hard at work all the day; and then E. Davis is come to take my wife and me to New Jersey, where is a great party, the merriest ever I saw anywhere, what with all sorts of rag, tag, and bobtail; and H. Harrison the orator very gay indeed and what with conversing on many topics with him and others, in especial with two dark girls named Maids and Janet, I did not get to bed till four, nor did he neither; nor, for that matter, did anybody whose name I can recall.

January 1—Up by nine, and full of zest for the accomplishment of great deeds this year; and had a goodish breakfast, of fruit, and a dozen pancakes, and coffee. Read then in "Davy and the Goblin" to Doris, which she liked; and home after luncheon, and to the office, where I found things dull, and was sorry to find that Harvard had beaten Oregon. Home, and read in "A Golden Age of Authors," and so to bed.

2—All day at the office, very busy with many things, and many visitors, who seem always to come on Fridays, when my labour is the greatest.

The Romance of Bookkeeping. Sir: I don't know what kind of man keeps a personal expense account, but for a woman it's more fun. It occupies about one-fifth of my diary. Just think of the joy of pointing out how one had bought a pair of shoes last in nineteen-so-and-six dollars; not to speak of a round-trip ticket between New York and Harmon for a dollar twenty, and now it's two fourteen. And then, besides, it always shows just why one's broke.

It was Ward and Vokes, as we recall it, who used to pull the wheeze about having a job picking blossoms from century plants. And George Fitch used to want to be an auditor in a shipyard, and come down on New Year's Eve and enter "Three battleships" and call it a year.

Wonder what a census taker does between censuses? F. P. A.

## NOW IS THE TIME TO SUBSCRIBE

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## All One Body

The Truth Which Can Solve the Labor Problems

To the Editor of The Tribune.

Sir: As a side light on the labor problem I would call attention to the words of one universally estimated as among the world's greatest thinkers: "For the body is not one member, but many. If the foot shall say, 'Because I am not the hand, I am not of the body,' it is, therefore, not of the body? And if the ear shall say, 'Because I am not the eye, I am not of the body,' it is, therefore, not of the body? If the whole body were an eye, where were the hearing? If the whole were hearing, where were the smelling? But now hath God set the members every one of them in the body, as it hath pleased Him. And if they were all one member, where were the body? But now are they many members, yet but one body. And the eye cannot say unto the hand, 'I have no need of thee'; nor again the head to the feet, 'I have no need of you.' . . . That there should be no schism in the body, but that the members should have the same care one for another. And whether one member suffer, all the members suffer with it; or the member is honoured, all the members rejoice with it."

Here is a concise but clear statement of the relationship which exists between capital and labor, between all sorts and conditions of men, between all classes of whatever description. For all belong to the body politic, and are dependent upon and bound up in the life of each other. No one of them can prosper at the expense of the others. If any one of them suffers all the others are in pain.

The recent coal strike is an example. Many millions will suffer cold, loss of employment and even death, while the miners and the operators are doing their best to beat each other. The sufferers in many cases have no direct interest in coal mining; they may live many hundreds of miles from the scene of conflict, but their suffering will be none the less real. Certain members of the body politic are at war; all the body in consequence is suffering.

Take a larger example. China seems a long way removed from the recent conflict in Europe, and yet as a consequence of the war it costs from \$600 to \$750 per annum to support a missionary in China, whereas before the war the cost was \$375. This increase in the living expense of millions of poor Chinese means much suffering.

Again, America is several thousand miles from France. The war wasn't our war. We had no direct interest in it. But could we stay out of it? Certainly not, unless at the loss of self-respect, manhood and every consideration of justice. To-day our country is torn, distracted, suffering, because of illa directly traceable to the war, or which have been intensified and made crucial by the war. We suffer because they fought. The whole world, the whole body politic, is in pain because some of the members resorted to war.

If this truth could become rooted and grounded in the public consciousness, it would mean a long advance toward the solution of the labor problem. For the mightiest force in remedial legislation is the power of public opinion, and no class can stand opposed to it. When it becomes clearly understood by the man on the street, by the farmer a thousand miles distant, by all sorts and conditions of men, that a strike, for whatever cause, between worker and employer may mean a matter of life and death, not only to the parties directly interested, but to others far

away, the strike method will receive the condemnation it deserves.

But if the strike method is not a success because of the reasons given what can be done? How shall we compel due consideration and sufficient study to the all important topic of harmony and good will between the various classes, grades and sections of our common public? The answer is found in the quotation above referred to; and in the constant reiteration, advertisement, exploitation of that immortal truth. Those who read, think and study over our economic problems know that this very thing is being done. Our newspapers, our weeklies, our monthlies, our various periodicals are emphasizing more and more the fact that the well-being and prosperity of our people depend upon the recognition of the splendid truth: "No man liveth to himself and no man dieth to himself."

This is just as true of classes as of individuals. We are absolutely compelled to think of and plan for the best interests of other individuals, other classes and other sections, or we all must sink back into the hopeless morass of selfishness, class prejudice, and narrowed partisanship.

JAMES W. JOHNSON, New York, Jan. 1, 1920.

## The Front Page

To the Editor of The Tribune.

Sir: Permit me, with due respect, to suggest that you, in common with other papers, ignored an opportunity, in the placing of your news this morning, to help turn the public mind to a saner sense of proportion.

I cannot believe it is because I am a physician that I think the most important item of news in this morning's paper was the death of Dr. William Osler, the most celebrated physician who ever lived. He is as widely known among the general public, both here and abroad, as any crowned head, politician, money magnate, philanthropist or labor agitator. His fame is due to ideals, knowledge and acts of the highest value to universal human welfare, and not, as your correspondent says, to a whimsical remark which he once made. The remark was widely publicized because Dr. Osler was so celebrated at the time it was made.

The announcement of Dr. Osler's death was probably not seen by one in fifty of your readers, because it was hidden away on an inside sheet of the paper. Doubtless, most of you will write eulogistic editorials upon this great benefactor. But how many of the public, especially those so prone to lose their sense of proportion at such times as these, will read your editorial? Probably not one in a hundred, more likely about one in a thousand.

The average person estimates the importance of public events, persons and questions according to the relative prominence they are given in the daily newspaper.

If Lenine or Emma Goldman had died yesterday, in what size type and on which page of The Tribune would the announcement have been made? Certainly not in ordinary type, and on the sixth page. No, it would, no doubt, be given greater prominence than was given to the death of Osler.

To-day I was told by a newspaper man that it would not be "good taste" to imagine such a comparison as the above, between Samuel Gompers and William Osler—not out of respect for the memory of Osler, if you please, but for Gompers. Shades of learning and letters! In what direction are we drifting?

How is this possible? Newspaper men are mostly educated and should have a sane sense of proportion. Why not use their influence and power to help bring the public mind back to a realization of the truly important elements in life?

CHARLES B. SLADE, New York, Dec. 30, 1919.

## Pretty Posters

They Contrast Sharply With the Trials of the Thrifty

To the Editor of The Tribune.

Sir: For the benefit of other patriotic investors I would like to relate my adventures in quest of one of the United States Treasury Certificates which flaming posters so strongly urge us to buy.

Upon application to the Thrift Mechanics Bank I was told that they did not carry them, but that business banks and probably the post office could supply them. Personal application at Station W of the post office failed to locate any person who had ever heard of them. The main postoffice knew of the existence of these certificates, but when asked whether a person could hold \$100 worth of U. S. S. and a \$1,000 certificate, told me that the question had never before been raised. After some little consideration they decided that there would be no objection to holding both. Feeling that this information was rather indefinite, I went to State B, and was told most emphatically that both could not be held by the same person. Having already my full quota of stamps, I temporarily abandoned the quest.

The large advertisement carried by "The Brooklyn Eagle" early in December again aroused my enthusiasm, more especially as it gave a list of Brooklyn banks handling the certificates and the name of an official of each bank. When I called up Mr. Lerner of the Williamsburg Savings Bank, the operator on being told my business, wished to know why Mr. Lerner should be consulted. I told her of the advertisement in "The Eagle." Mr. Lerner was surprised to learn of such an advertisement; he told me that his bank carried the certificates, that I could not hold the certificates and stamps, and that I could not exchange my stamps for certificates. As this seemed to be very definite I turned over my stamps to my husband and proceeded to the Williamsburg Savings Bank to buy my certificate. An affable clerk told me that he had none, and advised me to apply to the Federal Reserve Bank, at 120 Broadway. As I could not take the time to